

**IN THE ABSTRACT:**

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**ABSTRACT**

Methods and apparatus for a system for facilitating electronic commerce transactions having a verification process for a first participant to make an offer, said offer containing payment information sufficient to process payment for the transaction before allowing said first level participant to make the offer, the verification process working in conjunction with a data packet network interface program to provides a hypertext transport protocol web page interface, the verification process providing secure transport of said payment information from the participant over said data packet network, a data storage device for holding the offer from the first participant, said data storage device holding at least the payment information sufficient to process payment for said transaction, a communication process for providing access to and verifying authorization of a predetermined second participant, said communication process providing the second participant access to the offer from said first participant, said communication process providing access for the second participant to accept, counter-offer or reject said first participant offer, said data storage device further holding said acceptance, counter-offer or rejection from the second participant tendered in response to said offer from said first participant, and an integrated transaction process for processing the payment information associated with the offer from the first participant, said transaction processes invoked by said second participant to process said payment for said transaction to accept the offer.